

Information to identify the case:

Debtor 1	<u>Diomedes Nunez-Diaz</u>	Social Security number or ITIN	xxx-xx-5569
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-31676-SLM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Diomedes Nunez-Diaz
aka Diomedes Nunez, aka Diomedes Diaz

12/6/23

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Diomedes Nunez-Diaz
Debtor

Case No. 18-31676-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 06, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2023:

Recip ID	Recipient Name and Address
db	Diomedes Nunez-Diaz, 868 Coolidge Street, Plainfield, NJ 07062-2122
517858833	+ Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
517865632	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 06 2023 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 06 2023 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Dec 06 2023 20:47:00	Home Point Financial Corporation, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ EDI: SYNC	Dec 07 2023 01:38:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517846291	+ Email/Text: bankruptcy@cavps.com	Dec 06 2023 20:48:00	Cavalry SPV 1, LLC, 500 Summit Lake Drive, Valhalla, NY 10595-2321
517921549	+ Email/Text: bankruptcy@cavps.com	Dec 06 2023 20:48:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517846293	+ EDI: CITICORP	Dec 07 2023 01:38:00	Citibank NA, 701 East 60th Street North, Sioux Falls, SD 57104-0432
517931785	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 06 2023 20:47:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451
517846292	EDI: JPMORGANCHASE	Dec 07 2023 01:38:00	Chase Card, PO Box 15298, Wilmington, DE 19850
517846295	+ Email/Text: bankruptcy@matcotools.com	Dec 06 2023 20:48:00	Matco Tools, 4403 Allen Road, Stow, OH 44224-1096
519241347	+ EDI: AISMIDFIRST	Dec 07 2023 01:38:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
519241346	+ EDI: AISMIDFIRST	Dec 07 2023 01:38:00	MidFirst Bank, Bankruptcy Department, 999 NW

District/off: 0312-2

User: admin

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			Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517960691	EDI: PRA.COM	Dec 07 2023 01:38:00	Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
517955182	EDI: PRA.COM	Dec 07 2023 01:38:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517959617	EDI: PRA.COM	Dec 07 2023 01:38:00	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
517959365	+ Email/Text: bankruptcy@pseg.com	Dec 06 2023 20:46:00	PSE&G, Attn: Bankruptcy Dept., PO Box 490, Cranford NJ 07016-0490
520081386	+ Email/Text: bankruptcy@pseg.com	Dec 06 2023 20:46:00	PSE&G, Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490
517846296	^ MEBN	Dec 06 2023 20:42:31	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
517846297	+ Email/Text: bankruptcy@rubinrothman.com	Dec 06 2023 20:47:00	Rubin & Rothman LLC, 1787 Veterans Highway, Islandia, NY 11749-1500
517846299	Email/Text: legalservices12@snaponcredit.com	Dec 06 2023 20:47:00	Snap-On Credit LLC, 950 Technology Way STE 301, Libertyville, IL 60048
517846301	+ EDI: SYNC	Dec 07 2023 01:38:00	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
517846298	+ EDI: CITICORP	Dec 07 2023 01:38:00	Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
517846300	+ Email/Text: bankruptcy@sw-credit.com	Dec 06 2023 20:48:00	Southwest Credit Systems, 4120 International Parkway, #1100, Carrollton, TX 75007-1958
517850606	+ EDI: SYNC	Dec 07 2023 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517846302	+ EDI: SYNC	Dec 07 2023 01:38:00	Synchrony Bank/Loews, PO Box 965005, Orlando, FL 32896-5005
517846303	+ EDI: SYNC	Dec 07 2023 01:38:00	Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024
517861935	+ EDI: AIS.COM	Dec 07 2023 01:38:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517846304	EDI: TDBANKNORTH.COM	Dec 07 2023 01:38:00	TD Bank NA, PO Box 84037, Columbus, GA 31908
517846305	+ EDI: CITICORP	Dec 07 2023 01:38:00	THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
517944188	+ EDI: AIS.COM	Dec 07 2023 01:38:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517846294	##	Home Point Financial, PO Box 790309, Saint Louis, MO 63179-0309

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

District/off: 0312-2

User: admin

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NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2023 at the address(es) listed below:

Name	Email Address
Darin D Pinto	on behalf of Debtor Diomedes Nunez-Diaz dpintolaw@comcast.net
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Shauna M Deluca	on behalf of Creditor Home Point Financial Corporation sdeluca@hasbanilight.com hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor Home Point Financial Corporation smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7